

United States Army Recruiting Command

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USAR ENLISTED LOSS PROFILES

BY



KATHRYN M. KOCHER AND GEORGE W. THOMAS

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Research & Studies Division
U.S. Army Recruiting Command
Program Analysis and Evaluation Directorate
Fort Sheridan, Illinois 60037-6090

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ABSTRACT

This report examines the characteristics of enlisted men and women who left the Army Selected Reserve between October 1, 1988 and September 30, 1989. Data from the Army Reserve Components Common Personnel Data System were employed to identify variation in demographic and military background traits between male and female Reserve enlistees. Profiles for exiting men and women were developed on the basis of prior (Active Duty) service (PS) and nonprior service (NPS) status. These profiles reveal differences between male and female PS and NPS leavers on the basis of family status, current age, race/ethnic group, educational attainment, and AFQT score, as well as age at Reserve entry, rank, length of service, and destination of loss.



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USAR ENLISTED LOSS PROFILES

I. INTRODUCTION

A. Objectives

This report examines the characteristics of enlisted personnel who left the Army Selected Reserve between October 1, 1988 and September 30, 1989. These losses are described on the basis of gender and prior Active Duty service. Recognition of variation in demographic traits and military background characteristics among male and female prior service and nonprior service groups will assist Army manpower managers in selecting appropriate measures for Reserve recruiting and retention management.

B. Data and Methodology

The data used to conduct this research were obtained from the Defense Manpower Data Center (DMDC) and were derived from the Army Reserve Components Common Personnel Data System (RCCPDS). DMDC collects personnel information on each member of the U.S. Army Reserve from the Standard Installation/Division Personnel System (SIDPERS) databases, which are maintained at the Total Army Personnel Command (PERSCOM) and the Army Reserve Personnel Center (ARPERCEN).

Updated information for individual records is obtained from diverse sources throughout the Army Reserve and represents differing degrees of accuracy and timeliness in the reporting of transactions. Some data elements were missing from individual records and some fields within these records were found to contain substantial inconsistencies. Corrections were made when possible and missing observations are noted in the tables that follow.

The loss files described in this report contain records for Army Selected Reserve

enlisted personnel training in troop program units. There were 45,220 losses recorded in this file for FY 1989. About 84% (38,026) of the records for these exiting Reservists had valid information on prior Active Duty service. Table 1 indicates the distribution of the file by gender and prior service status.

TABLE 1

1989 USAR Enlisted Losses by Gender and Prior Active Service Status

	Male	Female	Total
Nonprior service	20,431	5,775	26,206
Prior service	9,979	1,841	11,820
TOTAL	30,410	7,616	38,026
Missing ·	(5,991)	(1,203)	

II. FY 1989 USAR ENLISTED LOSS PROFILES

This chapter profiles the men and women who left the Army Selected Reserve in FY 1989. The demographic information and military background characteristics presented here yield portraits of male and female enlistees within groups based on prior service (PS) and nonprior service (NPS) status. Those Reservists who had completed at least one year of Active Duty service were classified as prior service.

A. Personal Information

Tables 2 through 7 present distributions for selected personal traits of nonprior service and prior service Reserve enlisted losses.

1. Age

Table 2 provides information on the age of these exiting individuals at the time of loss. For NPS enlistees, the average age of male losses was 21.9 years while female losses were older, on the average, at 22.2 years. Among exiting PS personnel, males were older (on the average) than females (32.6 and 30.3 years, respectively). The majority (51.7% and 54.3%) of both male and female NPS losses were between 17 and 21 years of age in 1989. Prior service losses were older, with the largest percentage in the age group from 22 to 29 years for both men (45.3%) and women (55.0%).

2. Marital Status

As shown in Table 3, the great majority of NPS losses were single, both male (85.8) and female (82.9%). Prior service losses were more evenly split between married and single categories, with 42.1% of PS men and 54.0% of PS women being single. The single marital status category includes those who have never married as well as widowed and divorced individuals.

Table 2
Age, USAR Enlisted Losses FY 1989
(percent)

Age group (years)	Nonprior Male n=20,431	Female	Prior Male n=9,979	service Female n=1,841
17-21	51.7	54.3	0.1	0.0
22-29	45.0	39.2	45.3	55.0
30-35	2.8	5.3	25.9	29.4
36-40	0.4	1.1	12.5	9.9
41-45	0.0	0.0	3.9	3.7
46-50	0.0	0.0	3.7	1.5
above 50	0.1	0.1	8.6	0.5
Total	100.0	100.0	100.0	100.0
missing :	(0)	(0)	(32)	(11)
Average age	21.9	22.2	32.6	30.3

Table 3
Marital Status, USAR Enlisted Losses, FY 1989
(percent)

	<u> </u>	service	Prior s	
	Male n=20,431	Female n=5,775	Male n=9,979	Female n=1,841
Marital status	20, 102	0, , , 3	5/5/5	1,041
Single	85.8	82.9	42.1	54.0
Married	14.2	17.1	57.9	46.0
Total	100.0	100.0	100.0	100.0
Missing	(55)	(18)	(43)	(17)

3. Number of Dependents

Table 4 indicates that, like the marital status distribution, the number of dependents for NPS losses is very different from that for PS losses. The average number of dependents for both NPS males and females was 0.3. Among PS individuals, the mean

number of dependents was much greater, with 1.6 dependents for men and 1.1 for women. The relationship of the service member to the dependents described in Table 4 cannot be ascertained (spouses, children, and other dependents are included).

Table 4
Number of Dependents*, USAR Enlisted Losses, FY 1989
(percent)

Number of dependents	Nonprior Male n=20,431	r service Female n=5,775	Prior s Male n=9,979	ervice Female n=1,841
0	84.1	81.1	35.6	41.3
1	8.3	10.9	17.0	28.0
, 2	4.8	5.2	18.4	18.5
3	2.1	2.1	18.0	9.2
4	0.4	0.3	7.3	2.2
More than 4	0.3	0.4	3.7	0.8
Total	100.0	100.0	100.0	100.0
Missing	(83)	(35)	(87)	(22)
Average number of dependents	0.3	0.3	1.6	1.1

^{*} Not including service member (includes spouse and other dependents)

4. Race/Ethnic Group

Table 5 presents the distribution of race/ethnic group membership for all four cohorts. Blacks made up 42.1% of female NPS losses but only 23.8% of exiting NPS males. Hispanics were represented at about the same rate among NPS men and women (4.2% and 4.4%, respectively). Black representation among PS losses was similar to that in the NPS distributions, accounting for 41.1% of female PS losses and 27.0% of male losses. Hispanic

losses made up a larger percentage of male (6.2%) than female (3.2%) PS leavers in FY 1989.

Table 5
Race/Ethnic Group, USAR Enlisted Losses, FY 1989
(percent)

Race/Ethnic group	Nonprior Male n=20,431	r service Female n=5,775	Prior Male n=9,979	service Female n=1,841
				
Black	23.8	42.1	27.0	41.1
Hispanic	4.2	4.4	6.2	3.2
White	68.5	50.6	63.7	53.0
Other	3.5	2.9	3.1	2.7
Total	100.0	100.0	100.0	100.0
Missing	(62)	(12)	(64)	(15)

5. Level of Education

The highest level of education attained by FY 1989 Reserve enlisted losses is indicated in Table 6. Female NPS losses were more likely (76.9%) to be high school graduates than were NPS males (67.5%). Nonprior service women also held an Associate degree (AS/AA), a Bachelor's degree (BS/BA), or higher degree as their highest degree at a greater rate (5.0%) than did NPS men (3.3%). This pattern is apparent for PS losses as well. Almost 75% of PS females held a high school diploma as their highest degree while about 68% of PS males had attained this level. Those with college degrees at the AS/AA level or above made up 14.3% of male losses and 15.7% of female losses.

6. Mental Group

The distributions of Mental Group Category by gender and PS status are

Table 6
Highest Level of Education, USAR Enlisted Losses, FY 1989
(percent)

	Male	service Female n=5,775	Prior Male n=9,979	service Female n=1,841
Highest level of education		.	,	270.1
High school graduate	67.5	76.9	67.8	74.6
Not a high school graduate (and not in school)	10.0	1.4	6.8	1.4
High school equivalency certificate	4.7	0.9	10.9	7.8
Currently in high school	14.5	15.8	0.2	0.2
Some college	0.0	0.0	0.2	0.3
Professional certificate	0.0	0.0	*	*
AS or AA degree	1.4	2.0	6.2	7.1
BS or BA degree	1.8	2.7	6.8	8.0
MS, MA or Ph.D degree	0.1	0.3	1.3	0.6
Total	100.0	100.0	100.0	100.0
Missing	(282)	· (92)	(358)	(77)

^{*} Less than 0.05%.

shown in Table 7. Average Armed Forces Qualifying Test (AFQT) scores are also included (Mental Group Category is based on AFQT score). The mean AFQT score for NPS male losses was 59.1, slightly above the average female score of 58.5. For PS leavers, the average score for men was 60.7, which was lower than the mean score of 64.8 for women. For all four distributions, the great majority of losses were in Mental Group Categories III-B through II. Those in Category I (which included the highest scores) made up 8.0% of the NPS male losses and 6.4% of the exiting NPS females. Prior service losses showed a different pattern, with 17% of male leavers and 19% of female leavers in Category I.

Table 7
Mental Group, USAR Enlisted Losses, FY 1989
(percent)

	Nonprior Male n=20,431	r service Female n=5,775	Prior Male n=9,979	service Female n=1,841
Mental group	11-20,431	11-3,773	11-5,515	11-1,041
Below III-B	9.2	0.3	12.3	6.3
III-B	26.2	37.5	26.0	22.7
III-A	24.3	26.9	18.1	21.7
II	32.3	28.9	26.6	30.3
I	8.0	6.4 ·	17.0	19.0
Total	100.0	100.0	100.0	100.0
Missing	(1,187)	(282)	(1,318)	(282)
Average AFQT score	59.1	58.5	60.7	64.8

B. Entry Characteristics

Tables 8 through 10 describe the characteristics of FY 1989 Reserve enlisted losses at the time of Reserve accession. Differences in the PS and NPS recruiting markets for men and women are apparent from these tables.

1. Age at Reserve Entry

Table 8 presents the entry age distribution for FY 1989 losses. Nonprior service males were slightly younger than their female counterparts when they joined the Army Selected Reserve (19.3 and 19.9 years, respectively). Prior service leavers were, of course, older when they began Reserve service, having served on Active Duty. Prior service males were slightly older, on the average, than PS females when they joined the Reserves (22.8 as compared with 22.4 years). The age group from 17 to 21 years was the most common entry age category for each of the four groups described in Table 8.

Table 8
Age at Reserve Entry, USAR Enlisted Losses, FY 1989
(percent)

	Nonprior Male n=20,431	r service Female n=5,775	Prior Male n=9,979	service Female n=1,841
Age at entry (years)				
Less than 22	84.0	78.8	53.7	53.1
22 - 29	14.5	17.6	33.4	36.3
30 or more	1.5	3.6	12.9	10.6
Total	100.0	100.0 .	100.0	100.0
Missing	(613)	(119)	(1,159)	(140)
Average entry age	19.3	19.9	22.8	22.4

2. Source of Entry

Table 9 reveals the relative contributions of the programs through which these exiting individuals initially entered Reserve service. For NPS men and women, the most common source of entry was direct enlistment in the Selected Reserves (75.7% for men and 85.2% for women). Delayed Training Program (DTP) accounted for 19.5% of male NPS entrants, while about half that proportion (10.4%) of female NPS losses entered via this program. Prior service enlistees took greater advantage of the delayed entry method. About 46% of male PS losses and almost 34% of female PS losses had come into the Reserves through DTP.

3. Term of Enlistment

Table 10 indicates that most enlisted Reserve losses made a 5-to-6-year commitment to serve. Among NPS losses, 69.3% of males and 79.4% of females enlisted for this period. A commitment of 7 to 8 years was made by 23.6% of male NPS leavers and by 17.8% of exiting females. Prior service term of enlistment distributions were even

Table 9
Source of Entry, USAR Enlisted Losses, FY 1989
(percent)

	Male	service Female	Male	service Female
Source of entry	n=20,431	n=5,775	n=9,979	n=1,841
Induction Voluntary	*	*	3.0	0.0
Delayed training progra	am 19.5	10.4	45.8	33.9
Enlistment, Reserve	75.7	85.2	30.9	46.7
Enlistment, IRR	0.1	0.1	0.1	0.1
Other	4.7	4.3	19.3	19.3
Total	100.0	100.0	100.0	100.0
Missing	(584)	(145)	(1,054)	(148)

^{*} Less than 0.05%.

Table 10
Term of Enlistment, USAR Enlisted Losses, FY 1989 (percent)

	Term of enlistm (years)	ent	Nonprior Male n=20,431	service Female n=5,775	Male	service Female n=1,841
		-				***************************************
	1 - 2		0.0	0.0	3.6	3.0
	3 - 4 5 - 6		7.1	2.8	3.2	3.1
>	5 - 6		69.3	79.4	88.4	90.8
	7 - 8		23.6	17.8	4.8	3.1
	Total		100.0	100.0	100.0	100.0
	Missing		(0)	(0)	(0)	(0)
	Average term of enlistment	(years)	6.3	6.3	5.8	5.8

more heavily weighted toward the 5-to-6-year term, with 88.4% of PS men and 90.8% of PS women in this category. None of the other enlistment term categories accounted for even 5% of the enlistments for either of the prior service gender cohorts.

C. Military Experience

Tables 11 through 15 present information on the military experience of those who left the USAR in FY 1989. Characteristics of the military careers of these losses provide an indication of the potential contributions of these individuals as well as a picture of the Reserve experience of a typical leaver.

1. Paygrade

The paygrade distribution for enlisted Reserve losses for FY 1989 appears in Table 11. The majority (62.9%) of NPS male losses were in paygrades E1 through E3, while an even larger proportion (71.4%) of NPS females held these ranks. Less than 10% of NPS men and less than 8% of NPS women were serving in a paygrade above E4. Prior service losses were more likely to be among the higher paygrades. Only 10% of PS males and 6.6% of PS females were E1s, E2s or E3s. Over 65% of the PS men in this group were E4s or E5s, while more than 75% of PS women leaving the Reserves were in these two paygrades.

2. Length of Service

As shown in Table 12, NPS men leaving the Reserves had served for an average of 2.4 years, while their female counterparts were exiting after 2.0 years of service, on the average. Prior service male losses had also served longer than PS women--10.8 and 8.7 years, respectively. The majority of male (79.7%) and female (68.3%) NPS leavers fell in the 1-4 years of service (YOS) category, while the 5-10 YOS category was the most

Table 11
Paygrade, USAR Enlisted Losses, FY 1989
(percent)

	Male	Nonprior service Male Female n=20,431 n=5,775		Prior service Male Female n=9,979 n=1,841	
Paygrade				·	
E1 -E3	62.9	71.4	10.0	6.6	
E4	27.8	20.7	34.3	40.4	
E 5	9.0	7.6	31.3	35.2	
E6	0.3	0.2	14.9	12.8	
E7 - E9	*	0.1	9.5	5.0	
Total	100.0	100.0	100.0	100.0	
Missing	(4)	(0)	(0)	(0)	

^{*} Less than 0.05%.

Table 12
Length of Service, USAR Enlisted Losses, FY 1989
(percent)

	Nonprior Male n=20,431	Female	Male	service Female n=1,841
Length of service (years)	,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Less than 1 year	16.8	23.2	0.0	0.0
1-4	69.7	68.3	0.5	0.4
5-10	13.4	8.5	58.8	78.6
11-15	0.1	0.0	24.4	18.6
16-20	*	0.0	9.8	2.1
More than 20	0.0	0.0	6.5	0.3
Total	100.0	100.0	100.0	100.0
Missing	(0)	(0)	(7)	(0)
Average length of service (years)	ce 2.4	2.0	10.8	8.7
(]/				- • •

^{*} Less than 0.05%.

common for both PS male (58.8%) and PS female (78.6%) losses.

3. Region of Assignment

Table 13 presents the regional distribution of the Reserve units to which these FY 1989 losses were assigned. The geographic region (recruiting brigade) with the largest proportion of male and female leavers, both PS and NPS, was the Northeast. Among NPS losses, the least frequent region of assignment was the West for both men and women. Prior service leavers were least often assigned to units in the South Central region.

Table 13
Geographic Region of Unit of Assignment, USAR Enlisted Losses,
FY 1989
(percent)

	Nonprior service Prior service				
	Male n=20,431	Female n=5,775	Male n=9,979	Female n=1,841	
Region				2,012	
				 	
Northeast	25.2	23.5	27.0	30.6	
Southeast	17.7	22.6	17.0	17.9	
North Central	21.9	18.6	20.9	16.5	
South Central	18.7	20.9	16.0	16.2	
West	14.6	12.7	16.4	17.4	
Other (FORSCOM, WESTCOM)	1.9	1.7	2.7	1.4	
Total	100.0	100.0	100.0	100.0	
Missing	(36)	(5)	(59)	(9)	

4. Incentive Program Bonuses

Participation in various types of incentive bonus programs is shown in Table 14. Enlistment bonuses were received by 45.0% of NPS female losses and by 31.3% of NPS male losses. Prior service losses were less frequently the recipients of an enlistment bonus.

with only 1.2% of PS men and 2.4% of PS women in this category. Reenlistment bonuses, on the other hand, were awarded to 13.2% of PS women and 11.6% of PS men leaving the Reserves. Nonprior service losses rarely had received a reenlistment bonus, with only 0.3% of PS men or women participating. The majority of each of the four gender/prior service status groups had not participated in any bonus program. The large proportion of missing cases in this table may indicate miscoding for this field; in particular, missing and inapplicable responses may not have been distinguished.

Table 14
Incentive Program Bonuses, USAR Enlisted Losses, FY 1989
(percent)

	Nonprion Male n=20,431	r service Female n=5,775	Prior Male n=9,979	service Female n=1,841
Bonus type				,
Enlistment bonus	31.3	45.0	1.2	2.4
Reenlistment bonus	0.3	0.3	11.6	13.2
Affiliation bonus	0.8	0.4	0.4	0.5
Not applicable	67.6	54.3	86.8	83.9
Total	100.0	100.0	100.0	100.0
Missing*	(3,134)	(980)	(1,475)	(337)

^{*} The large proportion of missing cases may represent miscoding.

Table 15 presents the information available on educational incentives. Data for this field are not consistent in format with other elements in the file and must be viewed with caution. It is not possible to distinguish missing and nonapplicable entries. The table indicates very infrequent participation by all of these groups in educational incentive programs. About 5% of female NPS losses and almost 4% of male NPS losses received educational assistance. Even smaller percentages of the PS cohorts took advantage of

educational assistance benefits: only 0.5% of PS males and 1.7% of PS females. Loan repayment programs were also not often utilized. No more than 0.2% of any of the gender/prior service cohorts participated in an educational loan repayment program.

Table 15
Incentive Program Educational Benefits,
USAR Enlisted Losses, FY 1989
(percent)

	Nonprior Male	Female	Male	service Female
Benefit type	n=20,431	n=5,775	n=9,979	n=1,841
Educational assistance	3.8	5.2	0.5	1.7
Educational loan repayment	0.1	0.2	0.2	0.2
Not applicable/missing*	96.1	94.6	99.3	98.1
Total	100.0	100.0	100.0	100.0

^{*} Data for this field are not consistent in format with other elements in the file. It is not possible to distinguish missing and nonapplicable entries.

D. Destination of Losses

Table 16 describes the destinations of those who left the Army Selected Reserve in FY 1989. For NPS males, transfers to civilian life accounted for 22.3% of the departures, while 35.0% of NPS female leavers had this destination. Nonprior service men and women left the Reserves for Active Duty service at a surprisingly high rate, 24.2% for men and 25.2% for women. They also transferred to other Reserve services with some frequency,

15.9% and 10.9% respectively, for NPS men and women. Quite small numbers became officers or died during FY 1989. The large residual category, "Other," included transfers to the Retired Reserve, the IRR, and AGR status. It accounted for 36.8% of NPS male losses and 28.5% of female losses.

Table 16
Destination of Loss, USAR Enlisted Losses, FY 1989
(percent)

Destination of loss	Nonprior Male n=20,431	Female	Prior s Male n=9,979	service Female n=1,841
To civilian life	22.3	35.0	38.6	35.4
To Active Duty	24.2	25.2	6.7	7.5
To another Reserve service	15.9	10.9	14.6	12.2
Death	0.5	0.2	1.1	0.3
To officer status	0.3	0.2	0.1	0.1
Other, including transfers to				
Retired Reserve, IRR, AGR	36.8	28.5	38.9	44.5
Total	100.0	100.0	100.0	100.0
Missing	(0)	(0)	(0)	(0)

Prior service leavers were more likely than their NPS counterparts to exit to civilian life. For PS males, 38.6% became civilians while 35.4% of PS females made this change. Transfers to Active Duty service were less common among PS than among NPS Reservists, but they comprised 6.7% of the male total and 7.5% of the female total. Transfers to other Reserve services were more common for PS than for NPS leavers, with 14.6% of PS men and 12.2% of PS women moving to this destination. Death and moves to officer status accounted for very small percentages of the losses from PS gender groups. The large "Other" grouping (Retired Reserve, IRR, AGR) was the most frequent destination, making

up 38.9% of the male PS total and 35.4% of the female total.

III. CONCLUSIONS

A. Summary Profiles

1. Prior Service Male

A typical PS male leaving the Reserve in FY 1989 was a 32.6-year-old married high school graduate with 1.6 dependents. He was not a member of a nonwhite racial or ethnic group. His AFQT score was likely to place him in Mental Group Category II.

This PS male enlistee entered the Reserve at 22.8 years of age through a delayed training program. He made a 5-to-6-year commitment to serve and had attained the rank of E4 at the time he departed after 10.8 years of service. He had not received any type of incentive bonus or educational benefits while in the Reserve. His unit of assignment was located in the Northeast. He was about as likely to leave the Selected Reserve for civilian life as he was to enter the Retired Reserve, IRR, or AGR. (It is not possible to distinguish Retired Reserve from IRR and AGR transfers, but the majority of leavers in this category are very probably retirees.)

2. Prior Service Female

A prototypical PS woman exiting the Selected Reserve in FY 1989 was 30.3 years old. She was unmarried and had 1.1 dependents. Her race/ethnic group was almost as likely to be nonwhite as to be white. She was likely to be in Mental Group Category II.

This PS female leaver had begun Reserve service at 22.4 years of age with a 5-to-6-year enlistment term. She was leaving as an E4 after 8.7 years of service. The unit she drilled with was located in the Northeast. She had not received any incentive bonuses or educational assistance. On leaving the Reserve she was most likely to enter the category

of transfers which includes the Retired Reserve (as well as the IRR and AGR).

3. Nonprior Service Male

A NPS male leaving the Selected Reserve in FY 1989 was typically 21.9 years old, white, unmarried, and had no dependents. His highest degree was a high school diploma and he had been classified as Mental Group Category II.

When he enlisted directly in the Reserve, this NPS enlisted man had been 19.3 years old. His commitment was for 5-6 years. After 2.4 years he was serving in a paygrade of E3 or below. He had not participated in a bonus incentive or educational assistance program. His unit of assignment was in the Northeast. He had a 24% chance of moving to Active Duty on leaving the Reserve.

4. Nonprior Service Female

A typical NPS female was 22.2 years old at the time she left the Reserves. She was not married and had no dependents. Her highest degree was a high school diploma. She was as likely to be a member of a nonwhite race/ethnic group as to be white. Her Mental Group Category was III-B.

When this woman enlisted directly in the Reserve for a 5-to-6-year term, she was 19.9 years old. Her paygrade was E3 or below when she departed after 2.0 years of service. She was more likely than any of the other gender/prior service prototypes to have received an enlistment bonus or educational assistance benefits. She was more likely than any other cohort members to have transferred to Active Duty status (over 25%) or to have departed to civilian life (35%).

B. Recommendations

The quality and scope of the personnel data available from the RCCPDS files are inadequate for the development of a comprehensive view of enlisted Selected Reserve

losses. Some data fields have many missing or inconsistent entries (retirement points, total active federal military service, for example). Other data elements are not coded to facilitate interpretation ("unknown," "other," and "not applicable" categories are sometimes not differentiated, for example). Because the primary function of these data is to provide essential individual level information for the administration of personnel in a very large and complex military establishment, restructuring the collection and aggregation of this information would benefit the overall goals of the organization by providing a better basis for critical recruiting and retention management decisions.

2. Related Studies

This report is one of a series dealing with the retention of USAR personnel. A closely related study (Kocher and Thomas, 1990) uses survey responses matched with personnel data to identify, explain, and evaluate the factors that determine differences in enlisted Reserve retention between men and women.

REFERENCES

Kocher, K., and G. Thomas. Gender Differences in the Retention of Enlisted Army Reservists. Technical Report No. NPS-AS-91-002. Monterey, CA: Naval Postgraduate School, 1990.